Computer network method for conducting payment over a network by debiting and crediting utilities accounts	
Khai H. Kwan	

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part	Pages
1		2RCE09923311.pdf	105164	yes	12

	Multipart Description			
	Doc Desc	Start	End	
	Transmittal letter	1	1	
	Amendment - After Non-Final Rejection	2	7	
	Applicant Arguments/Remarks Made in an Amendment	8	12	
Warnings:				
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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.